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**AWARENESS OF ISLAMIC FINANCIAL PLANNING FOR HAJJ  
AND UMRAH AMONG MUSLIM BANK STAFF**

BY

AFIZAH BTE ABDULLAH



BY

AFIZAH BTE ABDULLAH

**UUM**  
Universiti Utara Malaysia

Thesis Submitted to  
Othman Yeop Abdullah Graduate School of Business,  
University Utara Malaysia,  
In Partial Fulfillment of the Requirement for the  
Master in Islamic Finance and Banking (MIFB)

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Pusat Pengajian Perniagaan Islam  
ISLAMIC BUSINESS SCHOOL  
كلية إدارة الأعمال الإسلامية  
Universiti Utara Malaysia

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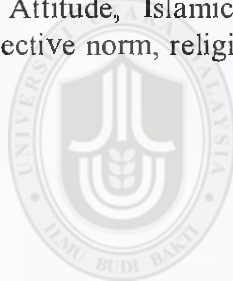
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## ABSTRACT

The aim of this study is to assess the relationship between bank staff, which is RHB Bank, Bank Persatuan, and Al-Rajhi Bank and awareness of Islamic financial planning (IFP) for Hajj and Umrah. Thus, the purpose of this study is to investigate the relationship between banker staff attitude, subjective norm, perceived behaviour control, religiosity, and awareness of IFP. The findings indicated a positive relationship between perceived behaviour control, subjective norm, attitude, and religiosity with IFP for Hajj and Umrah among staff bankers. The independent variables were suitable to test the dependent variable, while financial satisfaction showed an insignificant relationship with the dependent variable. This study was conducted among bank staff for several reasons; firstly to create awareness of IFP for Hajj and Umrah among bank staff by distributing questionnaire and spreading information. Secondly, the research will contribute in terms of practical implications to help academicians and financial planners to validate the framework of this study to have an impact on financial planning especially Islamic financial planning. It would also provide knowledge to fellow Muslims, and lastly it would influence Malaysian government especially Tabung Haji and other Muslim countries to be alert to the need of IFP.

**Keywords:** Attitude, Islamic financial planning awareness, perceived behaviour control, subjective norm, religiosity.



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## ABSTRAK

Tujuan kajian ini adalah untuk menilai hubungan antara kakitangan bank iaitu RHB Bank, Bank Persatuan, dan Al-Rajhi Bank dan kesedaran mengenai perancangan kewangan Islam (IFP) untuk Haji dan Umrah. Oleh itu, kajian ini mengkaji hubungan antara sikap kakitangan bank, norma subjektif, kawalan tingkah laku yang dilihat, kepercayaan, dan kesedaran terhadap IFP. Dapatan kajian menunjukkan hubungan positif antara kawalan tingkah laku yang dilihat, norma subjektif, sikap, dan keagamaan dengan IFP untuk Haji dan Umrah di kalangan kakitangan bank. Pembolehubah bebas adalah sesuai untuk menguji pembolehubah yang bergantung, sementara kepuasan kewangan menunjukkan hubungan yang tidak penting dengan pemboleh ubah bergantung. Kajian ini dijalankan di kalangan kakitangan bank untuk beberapa sebab; pertama untuk mewujudkan kesedaran tentang IFP untuk Haji dan Umrah di kalangan kakitangan bank dengan mengedarkan soal selidik dan menyebarkan maklumat. Kedua, penyelidikan akan menyumbang dari segi implikasi praktikal untuk membantu ahli akademik dan perancang kewangan untuk mengesahkan rangka kerja kajian ini untuk memberi kesan kepada perancangan kewangan terutama perancangan kewangan Islam. Ia juga akan memberi pengetahuan kepada sesama umat Islam, dan akhirnya ia akan mempengaruhi kerajaan Malaysia terutamanya Tabung Haji dan negara-negara Islam yang lain untuk merangka keperluan IFP.

**Kata kunci:** Sikap, kesedaran perancangan kewangan Islam, kawalan kelakuan yang dilihat, norma subjektif, keagamaan.

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## LIST OF ABBREVIATIONS

ANOVA	Analysis of Variance
BNM	Bank Negara Malaysia
CMSRL	Capital Markets Services Representative
CFP	Certificated Financial Planning
DV	Dependent Variable
Df	Degree of Freedom
F	Value
FSA	First Sovereign Advisory
Ha	Hypothesis Alternative
Ho	Hypothesis Null
IBF	Islamic Banking and Finance
IV	Independent Variable
OYAGSB	Othman Yeop Abdullah Graduate School of Business
PBC	Perceived Behaviour Control
PBUH	Peace Be Upon Him
Q-Q plot	Quantile-Quantile (q-q) plot
RO1	Research Objective 1
RO2	Research Objective 2
RO3	Research Objective 3
Sig	Significant Value
SWT	Subhanahu Wa Ta'ala (The Exalted, the Majestic and Sublime)
Std Deviation	Standard Deviation
UUM	Universiti Utara Malaysia
TRA	Theory of Reasoned Action



TukeyHSD	Turkey Honestly Significant Different
TBP	Theory of Planned Behaviour
SPSS	Statistical Package for Social Science
MFPC	Malaysian Financial Planning Council
VIF	Variance Inflation Factor



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## CHAPTER 1

### INTRODUCTION

#### 1.0 Background of Study

Hajj is the fifth pillar of Islam, and the practice commenced in the sixth year of Hijrah. *Hajj* (in Arabic language) in terms of English language means, visiting a glorious place. While according to *syara* ', the pilgrimage is to visit Baitillahil Haram during the Hajj month for performing *tawaf*, *saie*, and *wukuf at Arafah* with certain conditions and fulfilling all obligations (Lembaga Tabung Haji, 2001). *Hajj* worship is an obligation on every Muslim who is adequately qualified and capable. According to *Surah al-Baqarah: 196* and *Surah Ali-Imran: 97* every Muslims must determine and plan to perform *Hajj* from a very young age.

Accordingly, the determination must come with a sincere intention solely because of Allah SWT, not for specific titles and so forth. According to Altfest (2016), financial planning is defined as the process of meeting your life goals through appropriate financial management . Some examples of these goals are buying a home, saving money for children education, starting a business, or planning a comfortable retirement plan. However, Bank Negara Malaysia (BNM) stated that 93% of Malaysians do not have any monthly savings and financial planning for a comfortable retirement (BNM, 2018). To explore this topic, this study will employ the Theory of Planned Behaviour (TPB).

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## APPENDIX A

### Letter of Data Collection

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## APPENDIX B

### Questionnaire

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## APPENDICES

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## APPENDIX C

### Reliability Test

### Letter of Data Collection

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## APPENDIX D

### Questionnaire

### Questionnaire

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## APPENDIX E

### Reliability Test

### Reliability Test

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## APPENDIX F

### Normality Test

### 1) Independent Analysis

### 2) One-Way ANOVA

## APPENDIX G

### Descriptive Statistics

### Profile of Respondents

## APPENDIX H

### Inferential Analysis

- 1) Independent Analysis
- 2) One-Way ANOVA
- 3) Pearson Correlation
- 4) Multiple Regressions

APPENDIX A  
(LATER OF DATA  
COLLECTION)

**APPENDIX A**  
**(LATER OF DATA**  
**COLLECTION)**



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PUSAT PENGAJIAN PERNIAGAAN ISLAM  
ISLAMIC BUSINESS SCHOOL  
Universiti Utara Malaysia  
06010 UUM SINTOK  
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MALAYSIA



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Ruj : UUM/COB/IBS/A-4  
Tarikh: 8 Julai 2019

Pengurus  
Bank Persatuan  
No.36, Tingkat 3 Menara RKT, Jalan Raja Abdullah  
Off Jalan Sultan Ismail  
50300 Kuala Lumpur

Tuan

### PERMOHONAN KEBENARAN MENJALANKAN KAJIAN LATIHAN ILMIAH SARJANA

Dengan segala hormatnya saya merujuk kepada perkara di atas.

2. Dimaklumkan bahawa penama berikut adalah pelajar di Pusat Pengajian Perniagaan Islam (IBS), Universiti Utara Malaysia yang sedang menyiapkan latihan ilmiah bagi melengkapkan pengajian Sarjana Pengajian Kewangan dan Perbankan Islam (MIFB) beliau seperti berikut :

Nama	Afifah binti Abdullah
No. Matriks	817194
No. Telefon	017-656 7060
Kursus	Master of Islamic Finance and Banking (MIFB)
Fakulti	Pusat Pengajian Perniagaan Islam (IBS) Universiti Utara Malaysia
Tajuk Kajian	Awareness of Islamic financial planning for hajj and umrah among Muslim bank staff
Penyelia Kajian	Dr Ahmad Khilmy Abdul Rahim

3. Sehubungan dengan itu, saya memohon agar pihak tuan dapat memberi kebenaran kepada pelajar ini menjalankan tugas di agensi tuan. **Semua maklumat dan informasi adalah dianggap sulit dan hanya akan digunakan bagi tujuan akademik sahaja.**

Kerjasama pihak tuan di dalam perkara ini di dahului dengan ucapan terima kasih.

Sekian dan salam hormat.

**KEDAH AMAN MAKMUR-HARAPAN BERSAMA MAKMURKAN KEDAH  
"ILMU, BUDI, BAKTI"**

Saya yang menjalankan amanah

**DR. ZAIRY ZAINOL**  
Timbalan Dekan  
Pusat Pengajian Perniagaan Islam



Universiti Pengurusan Terkemuka  
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Ground Floor East Block, Wisma Golden Eagle Reality  
142-B, Jalan Ampang  
50450 Kuala Lumpur

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50400 Kuala Lumpur

Tuan

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**KEDAH AMAN MAKMUR-HARAPAN BERSAMA MAKMURKAN KEDAH  
"ILMU, BUDI, BAKTI"**

Saya yang menjalankan amanah

**DR. ZAIRY ZAINOL**  
Timbalan Dekan  
Pusat Pengajian Perniagaan Islam  
Universiti Utara Malaysia

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# APPENDIX B

(QUESTIONNAIRE)

## APPENDIX B



(QUESTIONNAIRE)

Universiti Utara Malaysia

## APPENDIX B: QUESTIONNAIRE FOR ACTUAL STUDY



### **“Awareness of Islamic Financial Planning for Hajj And Umrah Among Muslim Bank Staff”**

*Dear respondents,*

I am postgraduate student of Master in Islamic finance and banking (MIFB) from University Utara Malaysia. I am doing my final research project which the title is “Awareness of Islamic Financial Planning For Hajj And Umrah among Muslim Bank Staff” and I hope that you could make me a favour by helping me to fill up my questionnaire.

This questionnaire consists of three parts. There are Part A which is referring to the respondents demographic profile, Section B is referring to Factors Awareness on Islamic Financial Planning For Hajj And Umrah and Part C which is referring to Awareness of Islamic Financial planning for Hajj and Umrah.

All information provided by you will be treated as **PRIVATE AND CONFIDENTIAL** and used merely for academic purposes.

Thank you very much for your kind cooperation.

Afizah Bte Abdullah

Master in Islamic finance and banking (MIFB)

Islamic Business School, University Utara Malaysia

06010 Sintok, Kedah

Fiezaharies86@yahoo.com

017-656706



## PART A: RESPONDENT'S BACKGROUND

The following questionnaire refer to the demographic profile of the respondents. Please provide the appropriate information by placing a (✓) in the bracket provided to represent your answer.

### 2. Gender

( ) Male ( ) Female

### 3. Age / Umur :

- ( ) Below 30 years  
( ) 31-40 years  
( ) 41-50 years  
( ) 51 years and above

### 4. Highest Educational Level:

- ( ) Secondary School (SPM/STPM)  
( ) Diploma / Advanced Diploma  
( ) Bachelor Degree  
( ) Master Degree  
( ) DBA/PhD

### 5. Monthly income:

- ( ) Below RM 2,000  
( ) RM 2,001 – RM 3,000  
( ) RM 3,001 – RM 4,000  
( ) RM 4,001 and above

### 6. Marital status

- ( ) Married  
( ) Single

Please indicate your degree of strength agreement / disagreement on the following statement.

Strongly Disagree                      2                      3                      4                      5                      Strongly Agree



**PART B : FACTORS OF AWARENESS ON ISLAMIC FINANCIAL PLANNING FOR HAJJ AND UMRAH**

- |     |  |   |   |   |   |   |
|-----|--|---|---|---|---|---|
| 1.  | Awareness of Islamic financial planning for Hajj and Umrah is a good idea.<br>Kesedaran untuk Perancangan Kewangan Islamik terhadap Haii dan Umrah adalah idea yang baik   | 1 | 2 | 3 | 4 | 5 |
| 2.  | Choosing Islamic financial planning for hajj and umrah is useful<br>Pemilihan Perancangan Kewangan Islamik terhadap Haji dan Umrah adalah berguna  | 1 | 2 | 3 | 4 | 5 |
| 3.  | I appreciate the Islamic financial planning for hajj and umrah<br>Saya menghargai Perancangan Kewangan Islamik terhadap Haii dan Umrah.  | 1 | 2 | 3 | 4 | 5 |
| 4.  | Tabung haji is one of the best Islamic financial planning products for Hajj and Umrah.<br>Tabung haji adalah antara terbaik untuk Perancangan Kewangan Islamik terhadap Haji dan Umrah.  | 1 | 2 | 3 | 4 | 5 |
| 5.  | Islamic financial planning for Hajj and Umrah is positive<br>Perancangan Kewangan Islamik terhadap Haji dan Umrah adalah positif   | 1 | 2 | 3 | 4 | 5 |
| 6.  | My families who are close to me think that I have to accept the awareness of Islamic financial planning for Hajj and Umrah.<br>Ahli keluarga yang rapat dengan saya fikir yang saya akan menerima kesedaran Perancangan Kewangan Islamik terhadap Haii dan Umrah.  | 1 | 2 | 3 | 4 | 5 |
| 7.  | The society around me always praising Islamic financial planning for hajj and umrah.<br>Masyarakat disekililing saya selalu memuji Perancangan Kewangan Islamik terhadap Haji dan Umrah  | 1 | 2 | 3 | 4 | 5 |
| 8.  | My friends encourage me to use Islamic financial planning for Hajj and Umrah<br>Kawan-kawan saya mengalakkan saya untuk menggunakan Perancangan Kewangan Islamik terhadap Haji dan Umrah   | 1 | 2 | 3 | 4 | 5 |
| 9.  | The Muslim around me to use Islamic financial planning for Hajj and Umrah<br>Umat Islam di sekililing saya menggunakan Perancangan Kewangan Islamik terhadap Haji dan Umrah  | 1 | 2 | 3 | 4 | 5 |
| 10. | Most people are assume that I am familiar with the need of <i>shariah</i> if I accept the awareness of Islamic financial planning for Hajj and Umrah.<br>Kebanyakan orang menganggap saya sudah biasa dengan keperluan syariah sekiranya saya menerima kesedaran Perancangan Kewangan Islamik terhadap Haji dan Umrah. | 1 | 2 | 3 | 4 | 5 |
| 11. | An introduction of Islamic financial planning for Hajj and Umrah is based on Al-Quran and Hadith.  | 1 | 2 | 3 | 4 | 5 |

	Memperkenalkan perancangan Kewangan Islamik terhadap Haji dan Umrah berdasarkan Al-Quran dan Hadith.							
12.	Islamic financial planning for Hajj and Umrah is free from riba, interest and gharar. Perancangan Kewangan Islamik terhadap Haji dan Umrah adalah bebas dari riba, interest dan gharar.	1	2	3	4	5		
13.	Islamic financial planning for Hajj and Umrah is free from fraud. Perancangan Kewangan Islamik terhadap Haji dan Umrah adalah bebas dari sebarang penipuan.	1	2	3	4	5		
14.	I choose Islamic financial planning for Hajj and Umrah because of my religious belief. Saya memilih Perancangan Kewangan Islamik terhadap Haji dan Umrah kerana kepercayaan agama saya.	1	2	3	4	5		
15.	I choose Islamic financial planning for Hajj and Umrah because it is according to Sharia principal Saya memilih Perancangan Kewangan Islamik terhadap Haji dan Umrah berdasarkan prinsip Sharia	1	2	3	4	5		
16.	I always perform my duties as a servant of Allah / God Saya sentiasa melakukan tugas saya sebagai hamba Allah / Tuhan	1	2	3	3	5		
17.	I am interested to use Islamic financial planning Saya berminat untuk menggunakan Perancangan Kewangan Islamik	1	2	3	4	5		
18.	I am interested to use Islamic financial planning in the future Saya berminat untuk menggunakan Perancangan Kewangan Islam di masa hadapan	1	2	3	4	5		
19.	I will use Islamic financial planning for someday Saya akan menggunakan Perancangan Kewangan Islamik pada suatu hari nanti.	1	2	3	4	5		
20.	I will definitely recommend Islamic financial planning to others. Saya akan memperkenalkan Perancangan Kewangan Islamik pada orang lain.	1	2	3	4	5		

**Part C: AWARENESS OF ISLAMIC FINANCIAL PLANNING FOR HAJJ AND UMRAH**

- |   | 1 | 2 | 3 | 4 | 5 |
|---|---|---|---|---|---|
| 21. I am aware of existence of Islamic financial planning for Hajj and Umrah.<br>Saya sedar kewujudan Perancangan Kewangan Islamik terhadap Haji dan Umrah.   |   |   |   |   |   |
| 22. I am interested to know more about Islamic financial planning<br>Saya berminat untuk mengetahui lebih lanjut tentang Perancangan Kewangan Islamik terhadap Haji dan Umrah   |   |   |   |   |   |
| 23. Previously,I already know and understand about Islamic financial planning for Hajj and Umrah package.<br>Pada masa lepas,saya tahu dan paham tentang perancangan Kewangan Islamik terhadap Haji dan Umrah pakei.  |   |   |   |   |   |
| 24. I am aware that Islamic financial planning for Hajj and Umrah is based on Shariah principle.<br>Saya sedar bahawa Perancangan Kewangan Islamik terhadap Haji dan Umrah adalah berdasarkan kepada prinsip Syariah. |   |   |   |   |   |
| 25. Islamic financial planning awareness is crucial for me.<br>Kesedaran Perancangan Kewangan Islamik adalah penting bagi saya.   |   |   |   |   |   |



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# APPENDIX C

(RELIABILITY TEST)

## APPENDIX C



(RELIABILITY TEST)

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1) Attitude

**Reliability Statistics**

Cronbach's Alpha	N of Items
.834	4

2) Subjective Norm

**Reliability Statistics**

Cronbach's Alpha	N of Items
.709	5

3) Religiosity

**Reliability Statistics**

Cronbach's Alpha	N of Items
.702	6

4) PBC

**Reliability Statistics**

Cronbach's Alpha	N of Items
.918	4

5) INT

**Reliability Statistics**

Cronbach's Alpha	N of Items
.832	5

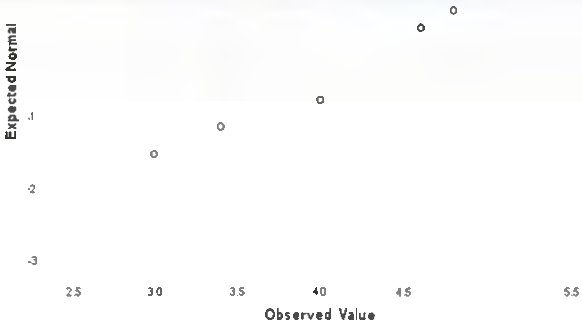
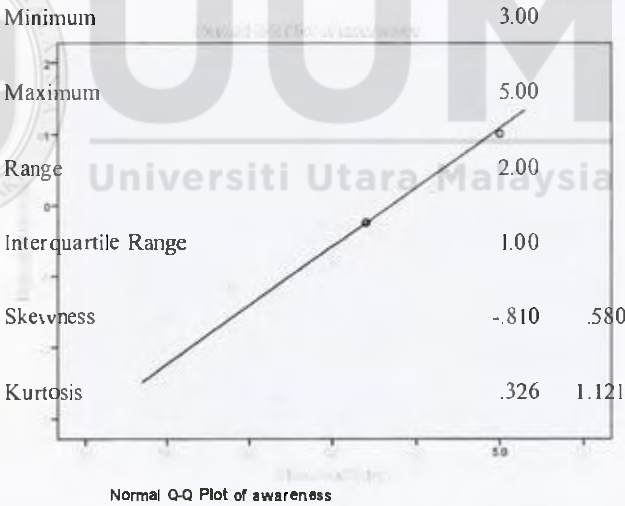
# APPENDIX D

## Normality Test



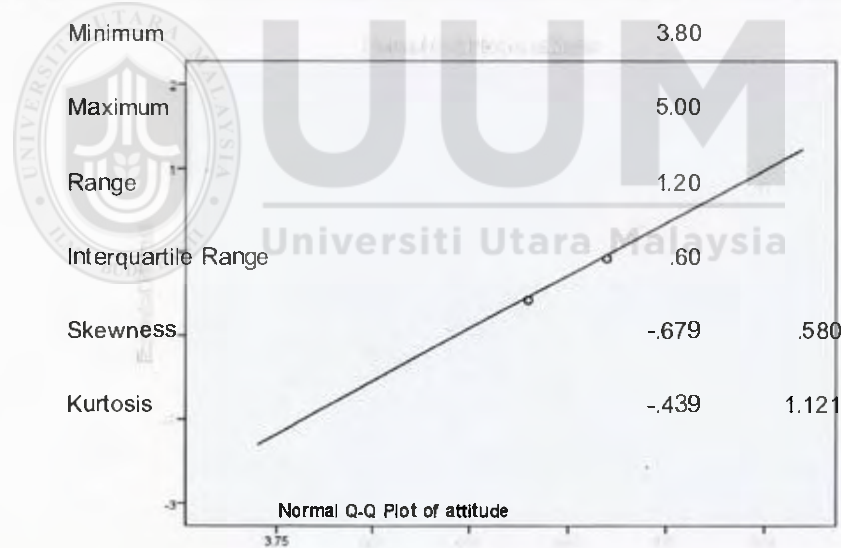
1) Awareness

Descriptives			Statistic	Std. Error
Mean			4.3467	.15549
95% Confidence Interval for Mean	Lower Bound		4.0132	
	Upper Bound		4.6802	
5% Trimmed Mean			4.3832	
Median			4.2000	
Variance			.363	
Std. Deviation			.60212	



## 2) Attitude

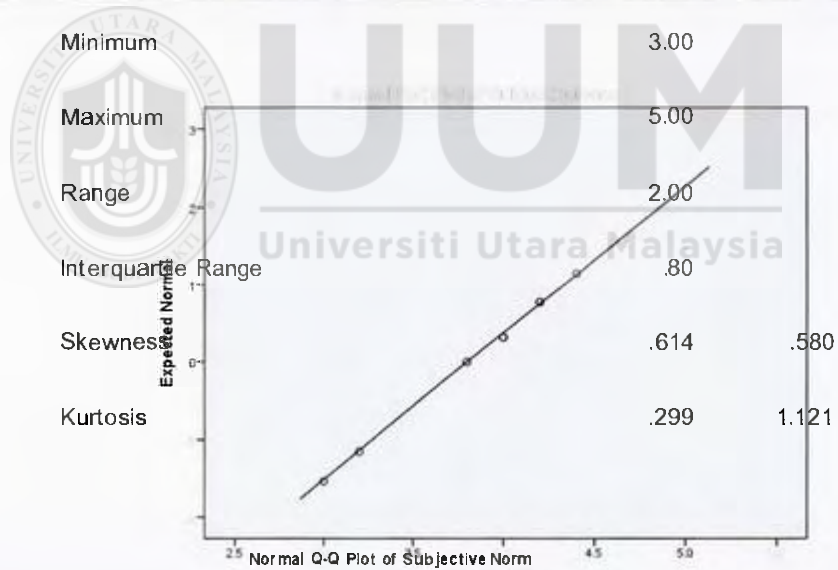
Descriptives			
		Statistic	Std. Error
Mean		4.6133	.10229
95% Confidence Interval for Mean	Lower Bound	4.3939	
	Upper Bound	4.8327	
5% Trimmed Mean		4.6370	
Median		4.6000	
Variance		157	
Std. Deviation		.39617	





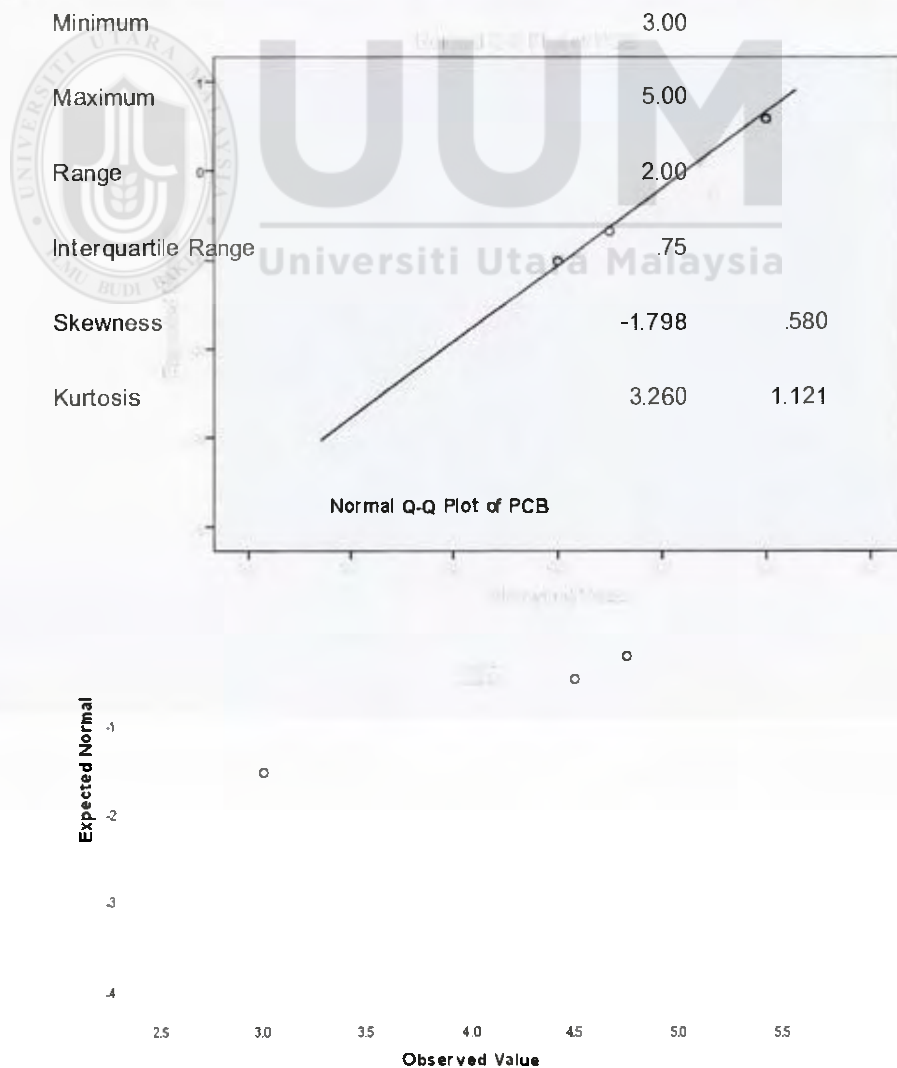
### 3) Subjective Norm

Descriptives			
		Statistic	Std. Error
Mean		3.8000	.13663
95% Confidence Interval for Mean	Lower Bound	3.5070	
	Upper Bound	4.0930	
5% Trimmed Mean		3.7778	
Median		3.8000	
Variance		.280	
SubjectiveNorm	Std. Deviation	.52915	



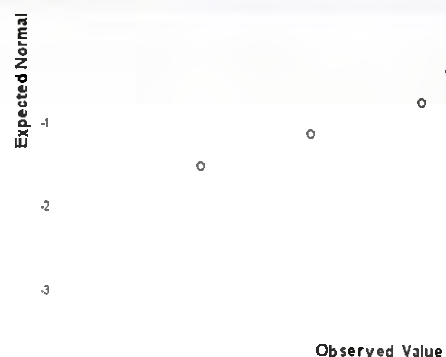
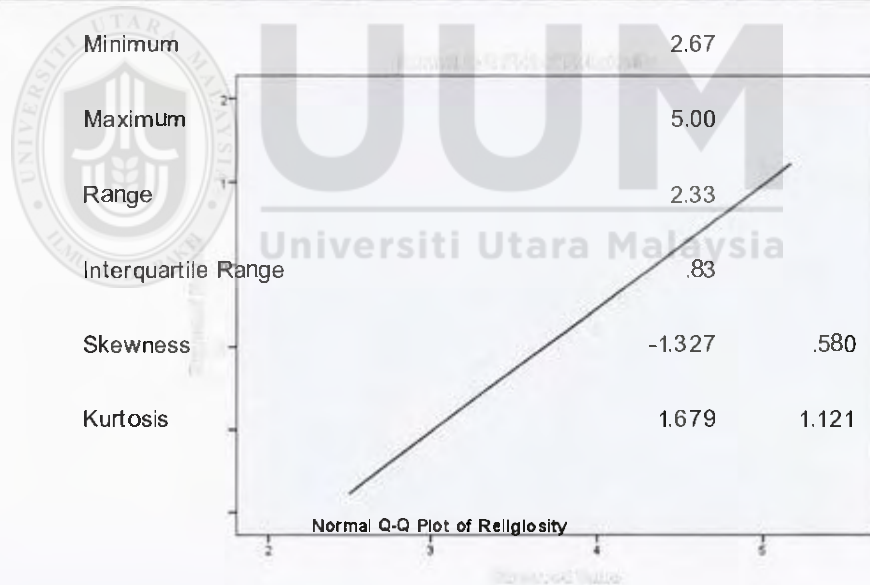
4) Perceived Behavioral Control

Descriptives			
		Statistic	Std. Error
Mean		4.6167	.15013
95% Confidence Interval for Mean	Lower Bound	4.2947	
	Upper Bound	4.9387	
5% Trimmed Mean		4.6352	
Median		5.0000	
Variance		.338	
Std. Deviation		.58146	



## 5) Religiosity

Descriptives			
		Statistic	Std. Error
Mean		4.3556	.17280
95% Confidence Interval for Mean	Lower Bound	3.9849	
	Upper Bound	4.7262	
5% Trimmed Mean		4.4136	
Median		4.5000	
Variance		.448	
Std. Deviation		.66924	



# APPENDIX E

## Descriptive Statistics Profiles of Respondents

# APPENDIX E

## Descriptive Statistics Profiles of Respondents



Universiti Utara Malaysia



Statistics					
	Gender	Age	Education level	Monthly income	Marital status
N	Valid	150	150	150	150
	Missing	0	0	0	0
Mean	1.5333	2.1267	2.6067	3.2533	1.1667
Std. Deviation	.50056	.68832	.70375	.92095	.37393
Skewness	-.135	.081	-.445	-.997	1.807
Std. Error of Skewness	.198	.198	.198	.198	.198
Kurtosis	-2.009	-.316	.045	-.043	1.282
Std. Error of Kurtosis	.394	.394	.394	.394	.394
Percentiles	100	2.0000	4.0000	4.0000	2.0000

Frequency Table

Gender					
	Frequency	Percent	Valid Percent	Cumulative Percent	
Valid	Male	70	46.7	46.7	
	Female	80	53.3	100.0	
	Total	150	100.0	100.0	

Age				
	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Below 30 years	25	16.7	16.7
	31-40	83	55.3	72.0
	41-50	40	26.7	98.7

		Frequency	Percent	Valid Percent	Cumulative Percent
51 years and above	2	1.3	1.3	100.0	
Total	150	100.0	100.0		
<b>Education level</b>					
		Frequency	Percent	Valid Percent	Cumulative Percent

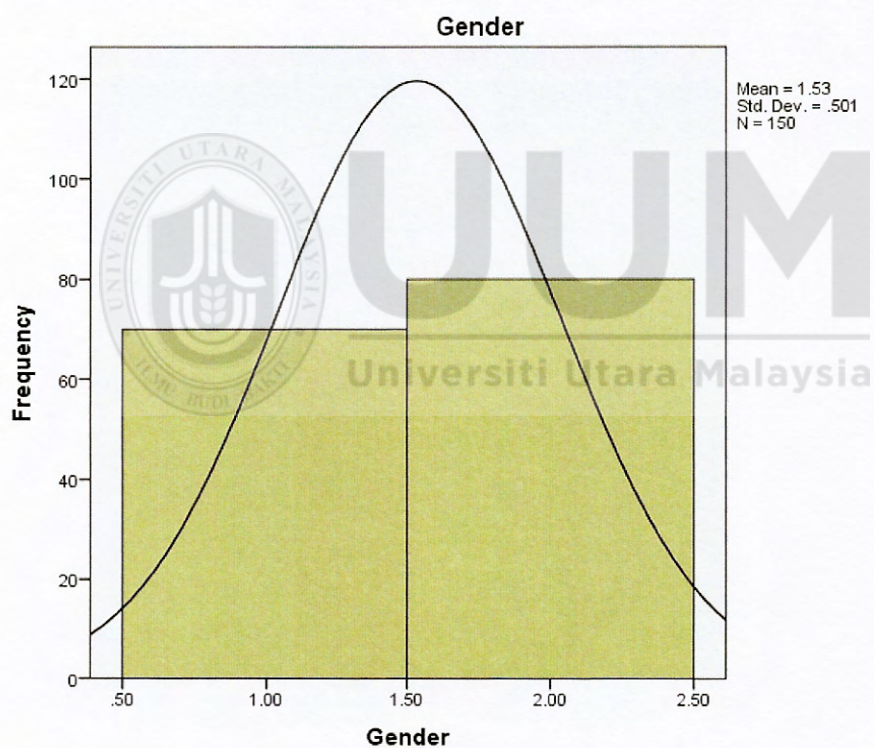
SPM/STPM		10	6.7	6.7	6.7
Valid	Diploma/Advanced diploma	48	32.0	32.0	38.7
	Degree	83	55.3	55.3	94.8
	Master	9	6.0	6.0	100.0
	Total	150	100.0	100.0	
	<b>Monthly income</b>				
		Frequency	Percent	Valid Percent	Cumulative Percent

Valid	Below RM2000	9	6.0	6.0	6.0
	RM2001 - Rm3000	22	14.7	14.7	20.7
	Rm3001 - RM4000	41	27.3	27.3	48.0
	RM4001 and above	78	52.0	52.0	100.0
	Total	150	100.0	100.0	

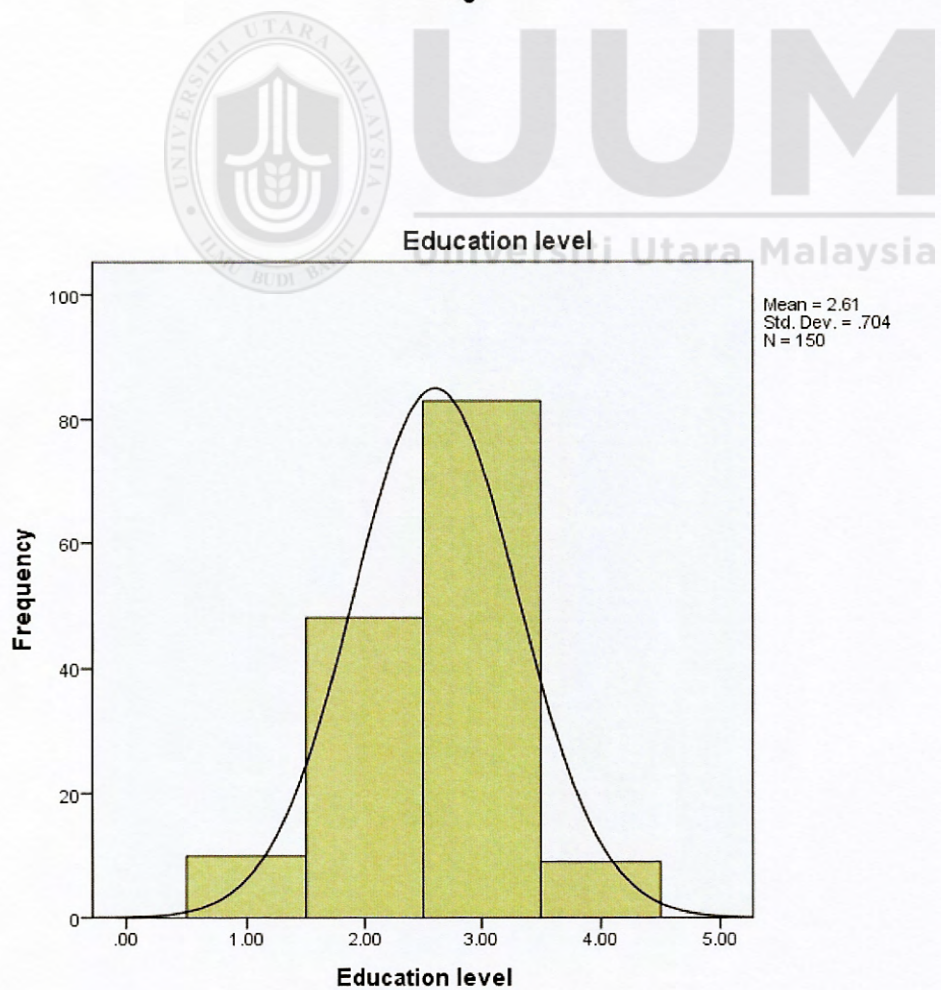
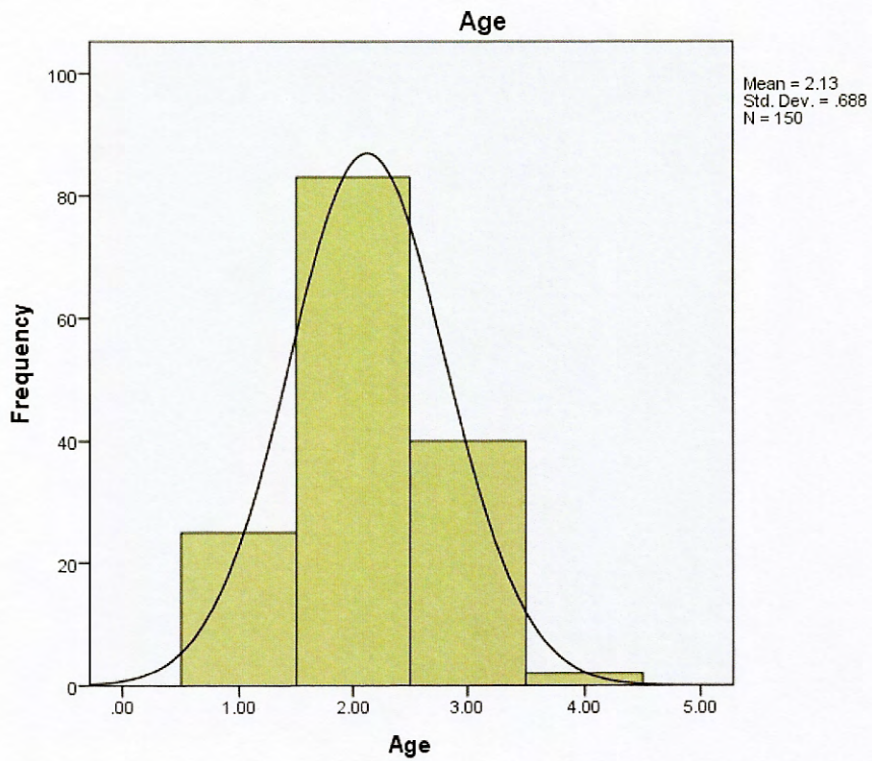
**Marital status**

	Frequency	Percent	Valid Percent	Cumulative Percent
Married	125	83.3	83.3	83.3
Valid Single	25	16.7	16.7	100.0
Total	150	100.0	100.0	

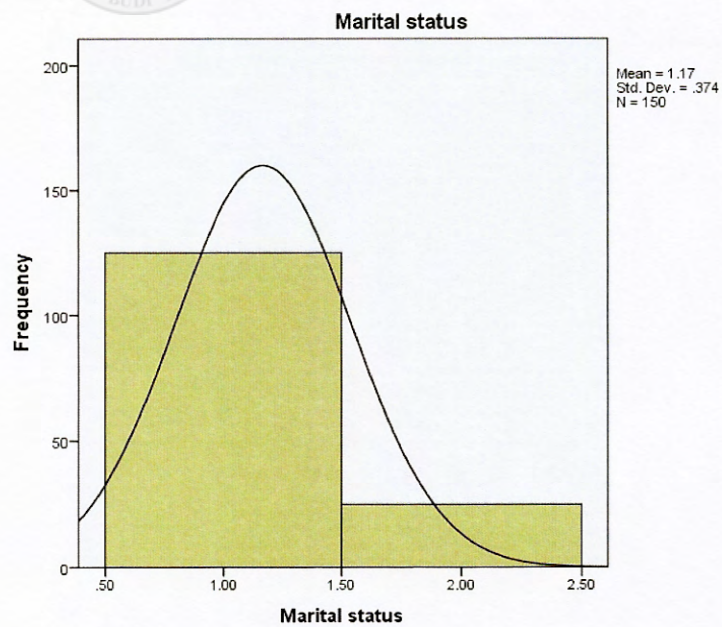
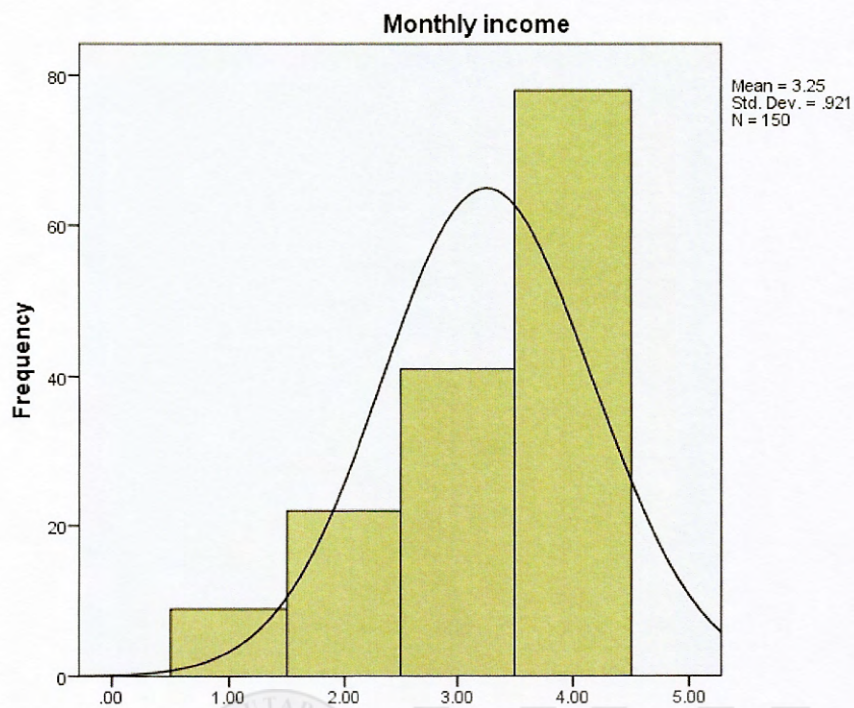
## Histogram













# APPENDIX F

## Inferential Analysis

- 1) Independent Sample T-Test
- 2) One-Way ANOVA
- 3) Pearson Correlation
- 4) Multiple Regression

## 1) Independent Sample T-Test

### a) Gender

**Group Statistics**

	Gender	N	Mean	Std. Deviation	Std. Error Mean
Awareness	Male	70	4.5686	.47137	.05634
	Female	80	4.5975	.45949	.05137

**Independent Samples Test**

		Levene's Test for Equality of Variances		t-test for Equality of Means	
		F	Sig.	t	df
Awareness	Equal variances assumed	.090	.764	-.380	148
	Equal variances not assumed			-.379	144.308

**Independent Samples Test**

		t-test for Equality of Means		
		Sig. (2-tailed)	Mean Difference	Std. Error Difference
Awareness	Equal variances assumed	.704	-.02893	.07611
	Equal variances not assumed	.705	-.02893	.07624



### Independent Samples Test

		t-test for Equality of Means	
		95% Confidence Interval of the Difference	
		Lower	Upper
Awareness	Equal variances assumed	-.17934	.12148
	Equal variances not assumed	-.17963	.12177

### b) Marital Status

#### Group Statistics

Marital status	N	Mean	Std. Deviation	Std. Error Mean
Awareness Married	125	4.5952	.47210	.04223
Awareness Single	25	4.5280	.42379	.08476

### Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means	
		F	Sig.	t	df
Awareness	Equal variances assumed	.084	.773	.660	148
	Equal variances not assumed			.710	36.951



### Independent Samples Test

		t-test for Equality of Means		
		Sig. (2-tailed)	Mean Difference	Std. Error Difference
Awareness	Equal variances assumed	.510	.06720	.10179
	Equal variances not assumed	.482	.06720	.09469

### Independent Samples Test

		t-test for Equality of Means	
		95% Confidence Interval of the Difference	
		Lower	Upper
Awareness	Equal variances assumed	-.13395	.26835
	Equal variances not assumed	-.12468	.25908

## 2) One-Way ANOVA

### a) Age

#### Descriptives

Awareness

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean
					Lower Bound
Below 30 years	25	4.5760	.47018	.09404	4.3819
31-40	83	4.6241	.42872	.04706	4.5305
41-50	40	4.5100	.52614	.08319	4.3417
51 years and above	2	4.5000	.70711	.50000	-1.8531



Total	150	4.5840	.46373	.03786	4.5092
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### Descriptives

#### Awareness

	95% Confidence Interval for Mean	Minimum	Maximum
	Upper Bound		
Below 30 years	4.7701	3.60	5.00
31-40	4.7177	3.40	5.00
41-50	4.6783	3.00	5.00
51 years and above	10.8531	4.00	5.00
Total	4.6588	3.00	5.00

### Test of Homogeneity of Variances

#### Awareness

Levene Statistic	df1	df2	Sig.
1.751	3	146	.159

### ANOVA

#### Awareness

	Sum of Squares	Df	Mean Square	F	Sig.
Between Groups	.368	3	.123	.566	.638
Within Groups	31.673	146	.217		
Total	32.042	149			



### Robust Tests of Equality of Means

Awareness

	Statistic <sup>a</sup>	df1	df2	Sig.
Welch	.392	3	4.825	.765
Brown-Forsythe	.382	3	3.768	.773

a. Asymptotically F distributed.

### Post Hoc Tests

#### Multiple Comparisons

Dependent Variable: Awareness

Tukey HSD

(I) Age	(J) Age	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval
					Lower Bound
Below 30 years	31-40	-.04810	.10626	.969	-.3243
	41-50	.06600	.11875	.945	-.2426
	51 years and above	.07600	.34227	.996	-.8135
31-40	Below 30 years	.04810	.10626	.969	-.2281
	41-50	.11410	.08965	.582	-.1189
	51 years and above	.12410	.33329	.982	-.7421
41-50	Below 30 years	-.06600	.11875	.945	-.3746
	31-40	-.11410	.08965	.582	-.3471
	51 years and above	.01000	.33748	1.000	-.8671



	Below 30 years	-.07600	.34227	.996	-.9655
51 years and above	31-40	-.12410	.33329	.982	-.9903
	41-50	-.01000	.33748	1.000	-.8871

### Multiple Comparisons

Dependent Variable: Awareness

Tukey HSD

(I) Age	(J) Age	95% Confidence Interval
		Upper Bound
Below 30 years	31-40	.2281
	41-50	.3746
	51 years and above	.9655
31-40	Below 30 years	.3243
	41-50	.3471
	51 years and above	.9903
41-50	Below 30 years	.2426
	31-40	.1189
	51 years and above	.8871
51 years and above	Below 30 years	.8135
	31-40	.7421
	41-50	.8671



# Homogeneous Subsets

## Awareness

Tukey HSD

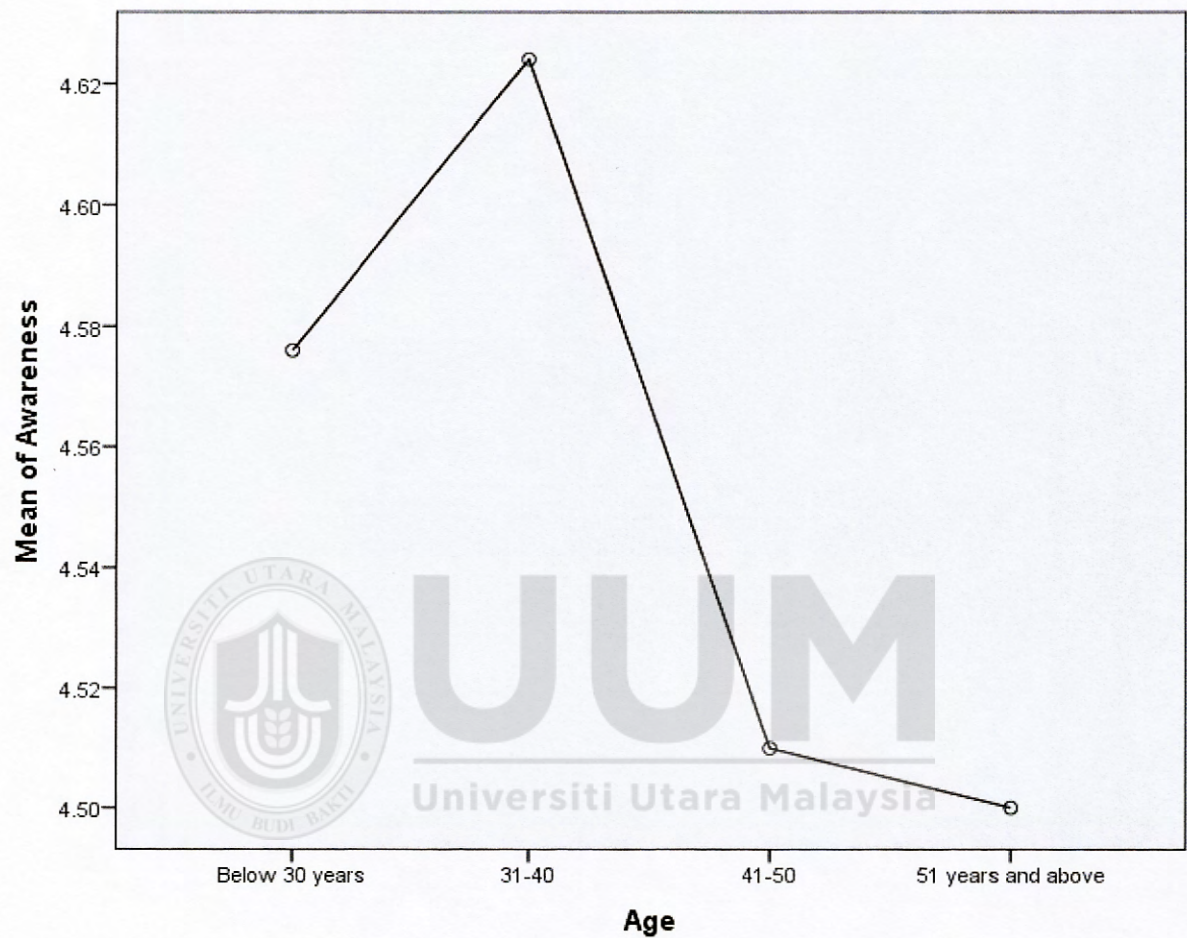
Age	N	Subset for alpha = 0.05	
		1	
51 years and above	2	4.5000	
41-50	40	4.5100	
Below 30 years	25	4.5760	
31-40	83	4.6241	
Sig.		.960	

Means for groups in homogeneous subsets are displayed.

- a. Uses Harmonic Mean Sample Size = 6.932.
- b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.



**Means Plots**





## b) Monthly Income

### Descriptives

Awareness

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean
					Lower Bound
Below RM2000	9	4.3556	.45583	.15194	4.0052
RM2001 - Rm3000	22	4.7364	.37739	.08046	4.5690
Rm3001 - RM4000	41	4.5366	.51466	.08038	4.3741
RM4001 and above	78	4.5923	.45177	.05115	4.4904
Total	150	4.5840	.46373	.03786	4.5092

### Descriptives

Awareness

	95% Confidence Interval for Mean	Minimum	Maximum
	Upper Bound		
Below RM2000	4.7059	3.80	5.00
RM2001 - Rm3000	4.9037	3.60	5.00
Rm3001 - RM4000	4.6990	3.00	5.00
RM4001 and above	4.6942	3.40	5.00
Total	4.6588	3.00	5.00



### Test of Homogeneity of Variances

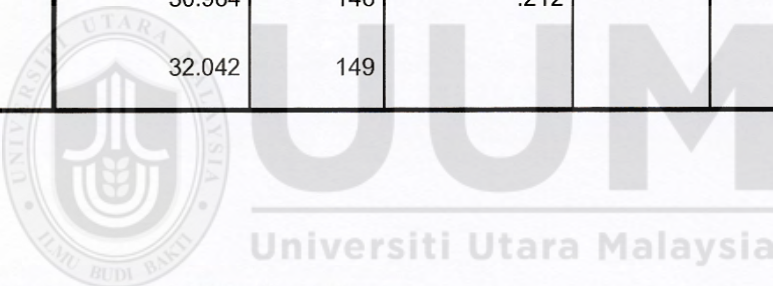
Awareness

Levene Statistic	df1	df2	Sig.
1.671	3	146	.176

### ANOVA

Awareness

	Sum of Squares	Df	Mean Square	F	Sig.
Between Groups	1.078	3	.359	1.694	.171
Within Groups	30.964	146	.212		
Total	32.042	149			



### Robust Tests of Equality of Means

Awareness

	Statistic <sup>a</sup>	df1	df2	Sig.
Welch	1.950	3	31.454	.142
Brown-Forsythe	1.775	3	56.543	.162

a. Asymptotically F distributed.



## Post Hoc Tests

### Multiple Comparisons

Dependent Variable: Awareness

Tukey HSD

(I) Monthly income	(J) Monthly income	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval
					Lower Bound
Below RM2000	RM2001 - Rm3000	-.38081	.18222	.161	-.8544
	Rm3001 - RM4000	-.18103	.16952	.710	-.6216
	RM4001 and above	-.23675	.16212	.464	-.6581
RM2001 - Rm3000	Below RM2000	.38081	.18222	.161	-.0928
	Rm3001 - RM4000	.19978	.12171	.359	-.1165
	RM4001 and above	.14406	.11117	.567	-.1449
Rm3001 - RM4000	Below RM2000	.18103	.16952	.710	-.2595
	RM2001 - Rm3000	-.19978	.12171	.359	-.5161
	RM4001 and above	-.05572	.08883	.923	-.2866
RM4001 and above	Below RM2000	.23675	.16212	.464	-.1846
	RM2001 - Rm3000	-.14406	.11117	.567	-.4330
	Rm3001 - RM4000	.05572	.08883	.923	-.1751



### Multiple Comparisons

Dependent Variable: Awareness

Tukey HSD

(I) Monthly income	(J) Monthly income	95% Confidence Interval
		Upper Bound
Below RM2000	RM2001 - Rm3000	.0928
	Rm3001 - RM4000	.2595
	RM4001 and above	.1846
RM2001 - Rm3000	Below RM2000	.8544
	Rm3001 - RM4000	.5161
	RM4001 and above	.4330
Rm3001 - RM4000	Below RM2000	.6216
	RM2001 - Rm3000	.1165
	RM4001 and above	.1751
RM4001 and above	Below RM2000	.6581
	RM2001 - Rm3000	.1449
	Rm3001 - RM4000	.2866



## Homogeneous Subsets

### Awareness

Tukey HSD

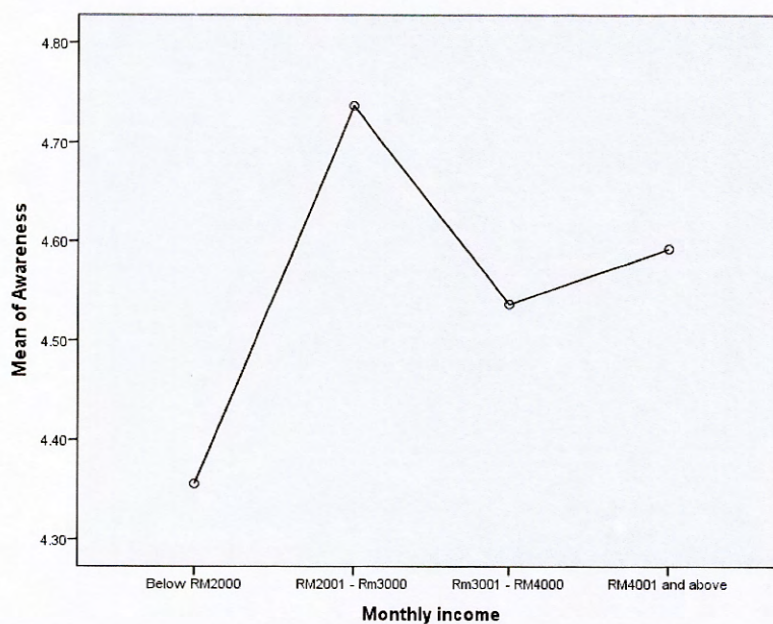
Monthly income	N	Subset for alpha = 0.05	
		1	2
Below RM2000	9	4.3556	
Rm3001 - RM4000	41	4.5366	4.5366
RM4001 and above	78	4.5923	4.5923
RM2001 - Rm3000	22		4.7364
Sig.		.353	.505

Means for groups in homogeneous subsets are displayed.

a. Uses Harmonic Mean Sample Size = 20.642.

b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

## Means Plots





**c) Highest education level**

**Descriptives**

Awareness

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean
					Lower Bound
SPM/STPM	10	4.4200	.59217	.18726	3.9964
Diploma/Advanced diploma	48	4.5250	.45872	.06621	4.3918
Degree	83	4.6554	.43203	.04742	4.5611
Master	9	4.4222	.56960	.18987	3.9844
Total	150	4.5840	.46373	.03786	4.5092

**Descriptives**

Awareness

	95% Confidence Interval for Mean	Minimum	Maximum
	Upper Bound		
SPM/STPM	4.8436	3.60	5.00
Diploma/Advanced diploma	4.6582	3.00	5.00
Degree	4.7498	3.40	5.00
Master	4.8601	3.60	5.00
Total	4.6588	3.00	5.00



### Test of Homogeneity of Variances

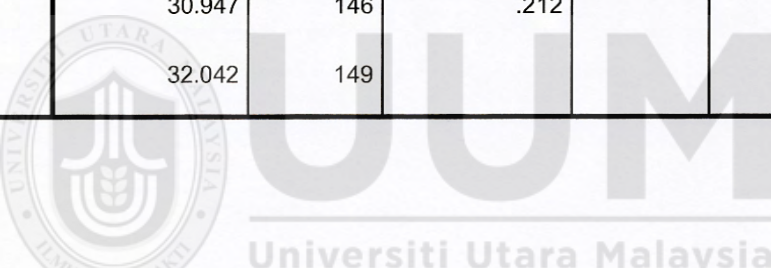
Awareness

Levene Statistic	df1	df2	Sig.
2.582	3	146	.056

### ANOVA

Awareness

	Sum of Squares	Df	Mean Square	F	Sig.
Between Groups	1.095	3	.365	1.722	.165
Within Groups	30.947	146	.212		
Total	32.042	149			



### Robust Tests of Equality of Means

Awareness

	Statistic <sup>a</sup>	df1	df2	Sig.
Welch	1.395	3	21.724	.271
Brown-Forsythe	1.275	3	30.663	.300

a. Asymptotically F distributed.



## Post Hoc Tests

### Multiple Comparisons

Dependent Variable: Awareness

Tukey HSD

(I) Education level	(J) Education level	Mean Difference (I-J)	Std. Error	Sig.
SPM/STPM	Diploma/Advanced diploma	-.10500	.16004	.913
	Degree	-.23542	.15411	.424
	Master	-.00222	.21154	1.000
Diploma/Advanced diploma	SPM/STPM	.10500	.16004	.913
	Degree	-.13042	.08348	.403
	Master	.10278	.16723	.927
Degree	SPM/STPM	.23542	.15411	.424
	Diploma/Advanced diploma	.13042	.08348	.403
	Master	.23320	.16157	.475
Master	SPM/STPM	.00222	.21154	1.000
	Diploma/Advanced diploma	-.10278	.16723	.927
	Degree	-.23320	.16157	.475



### Multiple Comparisons

Dependent Variable: Awareness

Tukey HSD

(I) Education level	(J) Education level	95% Confidence Interval	
		Lower Bound	Upper Bound
SPM/STPM	Diploma/Advanced diploma	-.5209	.3109
	Degree	-.6359	.1651
	Master	-.5520	.5475
	SPM/STPM	-.3109	.5209
Diploma/Advanced diploma	Degree	-.3474	.0865
	Master	-.3318	.5374
	SPM/STPM	-.1651	.6359
Degree	Diploma/Advanced diploma	-.0865	.3474
	Master	-.1867	.6531
	SPM/STPM	-.5475	.5520
Master	Diploma/Advanced diploma	-.5374	.3318
	Degree	-.6531	.1867



## Homogeneous Subsets

### Awareness

Tukey HSD

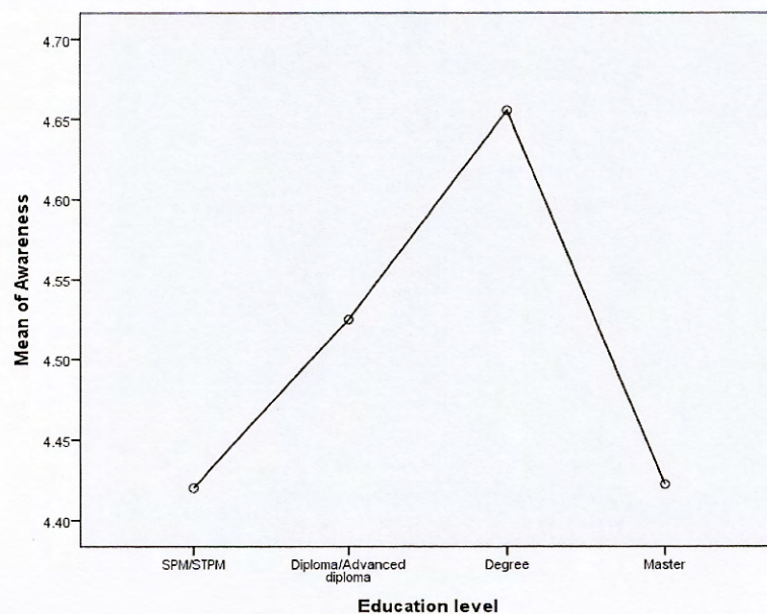
Education level	N	Subset for alpha = 0.05
		1
SPM/STPM	10	4.4200
Master	9	4.4222
Diploma/Advanced diploma	48	4.5250
Degree	83	4.6554
Sig.		.462

Means for groups in homogeneous subsets are displayed.

a. Uses Harmonic Mean Sample Size = 16.394.

b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

## Means Plots





### 3) Pearson Correlation

**Descriptive Statistics**

	Mean	Std. Deviation	N
Awareness	4.5840	.46373	150
Attitude	4.7573	.33143	150
Subjectivenorm	4.3240	.52873	150
R	4.6022	.41941	150
PBC	4.7150	.40965	150



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### Correlations

		awareness	attitude	Subjective norm	R	PBC
Awareness	Pearson Correlation	1	.572**	.496**	.389**	.541
	Sig. (2-tailed)		.000	.000	.000	.000
	N	150	150	150	150	150
Attitude	Pearson Correlation	.572**	1	.571**	.379**	.459**
	Sig. (2-tailed)	.000		.000	.000	.000
	N	150	150	150	150	150
Subjectivenorm	Pearson Correlation	.496**	.571**	1	.387**	.387**
	Sig. (2-tailed)	.000	.000		.000	.000
	N	150	150	150	150	150
R	Pearson Correlation	.389**	.379**	.387**	1	.654**
	Sig. (2-tailed)	.000	.000	.000		.000
	N	150	150	150	150	150
PBC	Pearson Correlation	.541**	.459**	.387**	.654**	1**
	Sig. (2-tailed)	.000	.000	.000	.000	
	N	150	150	150	150	150

\*\* . Correlation is significant at the 0.01 level (2-tailed).



## 1) Multiple Linear Regression

**Descriptive Statistics**

	Mean	Std. Deviation	N
Awareness	4.5840	.46373	150
Attitude	4.7573	.33143	150
Subjectivenorm	4.3240	.52873	150
R	4.6022	.41941	150
PBC	4.7150	.40965	150

**Correlations**

		awareness	attitude	Subjectivenorm	R
Pearson Correlation	awareness	1.000	.572	.496	.389
	attitude	.572	1.000	.571	.379
	Subjectivenorm	.496	.571	1.000	.387
	R	.389	.379	.387	1.000
	PBC	.541	.459	.387	.654
Sig. (1-tailed)	awareness	.	.000	.000	.000
	attitude	.000	.	.000	.000
	Subjectivenorm	.000	.000	.	.000
	R	.000	.000	.000	.
N	PBC	.000	.000	.000	.000
	awareness	150	150	150	150
	attitude	150	150	150	150
	Subjectivenorm	150	150	150	150



R	150	150	150	150
PBC	150	150	150	150

#### Correlations

		PBC
Pearson Correlation	awareness	.541
	attitude	.459
	Subjectivenorm	.387
	R	.654
	PBC	1.000
Sig. (1-tailed)	awareness	.000
	attitude	.000
	Subjectivenorm	.000
	R	.000
	PBC	.
N	awareness	150
	attitude	150
	Subjectivenorm	150
	R	150
	PBC	150

#### Variables Entered/Removed<sup>a</sup>

Model	Variables Entered	Variables Removed	Method
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1	PBC, Subjectivenorm, attitude, R <sup>b</sup>		. Enter
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a. Dependent Variable: awareness

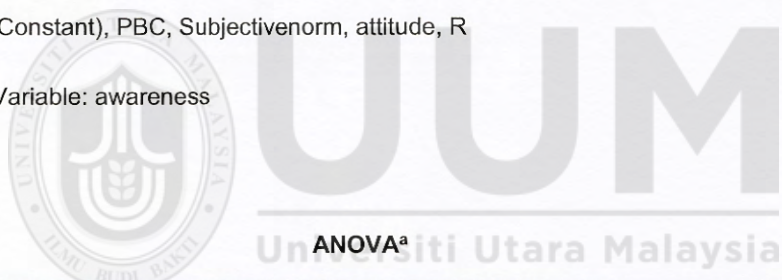
b. All requested variables entered.

**Model Summary<sup>b</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.671 <sup>a</sup>	.450	.435	.34859

a. Predictors: (Constant), PBC, Subjectivenorm, attitude, R

b. Dependent Variable: awareness



**ANOVA<sup>a</sup>**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	14.422	4	3.605	29.671	.000 <sup>b</sup>
	Residual	17.620	145	.122		
	Total	32.042	149			

a. Dependent Variable: awareness

b. Predictors: (Constant), PBC, Subjectivenorm, attitude, R

**Coefficients<sup>a</sup>**

Model	Unstandardized Coefficients	Standardized Coefficients	t	Sig.
-------	-----------------------------	---------------------------	---	------



		B	Std. Error	Beta		
	(Constant)	.076	.453		.168	.867
	Attitude	.441	.111	.315	3.987	.000
1	Subjectivenorm	.172	.068	.196	2.542	.012
	R	-.031	.092	-.028	-.337	.737
	PBC	.384	.097	.339	3.965	.000

#### Coefficients<sup>a</sup>

Model		95.0% Confidence Interval for B		Collinearity Statistics	
		Lower Bound	Upper Bound	Tolerance	VIF
	(Constant)	-.819	.971		
	Attitude	.222	.660	.607	1.648
1	Subjectivenorm	.038	.306	.638	1.567
	R	-.212	.150	.551	1.816
	PBC	.192	.575	.519	1.927

a. Dependent Variable: awareness

#### Collinearity Diagnostics<sup>a</sup>

Model	Dimension	Eigenvalue	Condition Index	Variance Proportions		
				(Constant)	attitude	Subjectivenorm
	1	4.981	1.000	.00	.00	.00
1	2	.009	23.512	.03	.00	.76
	3	.005	31.391	.29	.11	.04

4	.003	42.762	.11	.03	.01
5	.002	50.326	.57	.86	.19

#### Collinearity Diagnostics<sup>a</sup>

Model	Dimension	Variance Proportions	
		R	PBC
1	1	.00	.00
	2	.05	.04
	3	.28	.09
	4	.58	.77
	5	.10	.11

a. Dependent Variable: awareness

#### Residuals Statistics<sup>a</sup>

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	3.4391	4.9197	4.5840	.31111	150
Residual	-.91973	.65995	.00000	.34388	150
Std. Predicted Value	-3.680	1.079	.000	1.000	150
Std. Residual	-2.638	1.893	.000	.986	150

a. Dependent Variable: awareness